

**Fill in this information to identify the case:**

Debtor 1 Ross E. Baker  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)  
Case number 18-17604-AMC

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** GSMPs Mortgage Loan Trust 2005-RP3, U.S.  
Bank National Association, as Trustee, successor  
in interest to Wachovia Bank, National  
Association, as Trustee C/O Specialized Loan  
Servicing, LLC

**Court claim no. (if known):** 3-3

**Last four digits** of any number you use to  
identify the debtor's account: 2507

**Date of payment change:** 03/01/2020  
Must be at least 21 days after date of  
this notice

**New total payment:**  
Principal, interest, and escrow, if any \$984.57

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment:** \$415.76 **New escrow payment:** \$479.44

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:** \_\_\_\_\_ % **New interest rate:** \_\_\_\_\_ %  
**Current principal and interest payment** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

**Reason for change:** \_\_\_\_\_  
**Current mortgage payment:** \$ \_\_\_\_\_ **New mortgage payment:** \$ \_\_\_\_\_

Debtor 1 Ross E. Baker Case Number (if known) 18-17604-AMC  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ **John J. Rafferty**

Signature

Date 01/22/2020

Print:

**John J. Rafferty**

First Name Middle Name Last Name

Title

Authorized Agent for Specialized Loan Servicing,  
LLC

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425

Number Street

Dallas, Texas 75254

City State Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before January 23, 2020 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Ross E. Baker  
1546 Webber Drive  
Linwood, PA 19061

**Debtors' Attorney**

Brad J. Sadek  
Sadek And Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107

**Chapter 13 Trustee**

William C. Miller, Esq.  
P.O. Box 1229  
Philadelphia, PA 19105

Respectfully Submitted,

/s/ **John J. Rafferty**

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